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EXAMINER
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ART UNIT	PAPER NUMBER
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Please find below and/or attached an Office communication concerning this application or proceeding.

Commissioner of Patents and Trad marks

☒ Responsive to communication(s) filed on *Aug 11, 1997* _____ .

☐ This action is **FINAL**.

☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11; 453 O.G. 213.

A shortened statutory period for response to this action is set to expire ___3___ month(s), or thirty days, whichever is longer, from the mailing date of this communication. Failure to respond within the period for response will cause the application to become abandoned. (35 U.S.C. § 133). Extensions of time may be obtained under the provisions of 37 CFR 1.136(a).

Disposition of Claims

    ☒ Claim(s) *1-29* _____ is/are pending in the application.

    Of the above, claim(s) _____ is/are withdrawn from consideration.

    ☐ Claim(s) _____ is/are allowed.

    ☒ Claim(s) *1-29* _____ is/are rejected.

    ☐ Claim(s) _____ is/are objected to.

    ☐ Claims _____ are subject to restriction or election requirement.

Application Papers

    ☒ See the attached Notice of Draftsperson's Patent Drawing Review, PTO-948.

    ☐ The drawing(s) filed on _____ is/are objected to by the Examiner.

    ☐ The proposed drawing correction, filed on _____ is ☐approved ☐disapproved.

    ☐ The specification is objected to by the Examiner.

    ☐ The oath or declaration is objected to by the Examiner.

Priority under 35 U.S.C. § 119

    ☐ Acknowledgement is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d).

        ☐All ☐Some* ☐None of the CERTIFIED copies of the priority documents have been

        ☐ received.

        ☐ received in Application No. (Series Code/Serial Number) _____ .

        ☐ received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

    *Certified copies not received: _____ .

    ☐ Acknowledgement is made of a claim for domestic priority under 35 U.S.C. § 119(e).

Attachment(s)

    ☐ Notice of References Cited, PTO-892

    ☒ Information Disclosure Statement(s), PTO-1449, Paper No(s). ___3___

    ☐ Interview Summary, PTO-413

    ☒ Notice of Draftsperson's Patent Drawing Review, PTO-948

    ☐ Notice of Informal Patent Application, PTO-152

--- *SEE OFFICE ACTION ON THE FOLLOWING PAGES* ---

DETAILED ACTION

Drawings

1.   The corrected or substitute drawings were received on October 10, 1997. These drawings are not objected to by the Draftsperson.

Claim Rejections - 35 USC § 102

2.   The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

> A person shall be entitled to a patent unless --
>
> (b) the invention was patented or described in a printed publication in this or a foreign country or in public use or on sale in this country, more than one year prior to the date of application for patent in the United States.

3.   Claims 1-5, 7-12, 14-19, 21-26 and 28-29 are rejected under 35 U.S.C. 102(b) as being anticipated by Morgan et al. (5,799,286).

As to claim 1:

Morgan et al. disclose a method of facilitating account statement reconciliation (col. 19, lines 52-67, col. 20, lines 1-13), comprising: associating selected transactions within data records for an account to form a transaction group which may be treated both as a single transaction and as a plurality of individual transactions (component, col. 20, lines 36-61); and displaying a total for said transaction group (see Tables A-J, col. 17, lines 22-25), wherein said total for said

transaction group may be readily reconciled with a consolidated entry in an external account statement (cols. 17-18, lines 23-67, col. 19, lines 1-64).

As to claim 2:

Morgan et al. discloses the step of associating selected transactions within data records for an account to form a transaction group (col. 2, lines 38-57) further comprises: instantiating a container object to contain data records for said transaction group (col. 2, lines 1-15).

As to claim 3:

Morgan et al. discloses the step of associating selected transactions within data records for an account to form a transaction group further comprises (col. 2, lines 38-57): supporting selection for multiple data records (cols. 17-18, lines 23-67, col. 19, lines 1-64); and providing an option for associating multiple selected data records as a transaction group (col. 2, lines 38-57).

As to claim 4:

Morgan et al. discloses displaying a visual indicator of said association of said transaction group (see Tables A-J, col. 17, lines 22-25).

As to claim 5:

Morgan et al. discloses forming a plurality of transaction groups within said data records for said account (cols. 17-18, lines 23-67, col. 19, lines 1-64); and displaying a total for each transaction group within said plurality of transaction groups (see Tables A-J, col. 17, lines 22-25).

As to claim 7:

Morgan et al. discloses displaying a visual indicator of each transaction group within said plurality of transaction groups (see Tables A-J, col. 17, lines 22-25).

As to claim 8:

Morgan et al. disclose an apparatus for facilitating account statement reconciliation (col. 19, lines 52-67, col. 20, lines 1-13), comprising: association means for persistently associating selected transactions within data records for an account to form a transaction group which may be selectively treated as a single transaction (component, col. 20, lines 36-61); and display means for displaying a total for said transaction group (see Tables A-J, col. 17, lines 22-25), wherein said total for said transaction group may be readily reconciled with a consolidated entry in an external account statement (cols. 17-18, lines 23-67, col. 19, lines 1-64).

As to claim 9:

Morgan et al. discloses the apparatus wherein said association means (col. 2, lines 38-57) further comprises: instantiation means for instantiating a container object to contain data records for said transaction group (col. 2, lines 1-15).

As to claim 10:

Morgan et al. discloses the apparatus, wherein said association means (col. 2, lines 38-57) further comprises: means for supporting selection of multiple data records (cols. 17-18, lines 23-67, col. 19, lines 1-64); and means for providing an option for associating multiple selected data records as a transaction group (col. 2, lines 38-57).

As to claim 11:

Morgan et al. discloses displaying a visual indicator of said association of said transaction group (see Tables A-J, col. 17, lines 22-25).

As to claim 12:

Morgan et al. discloses the apparatus, further comprising: association means for forming a plurality of transaction groups within said data records for said account (cols. 17-18, lines 23-67, col. 19, lines 1-64); and display means for displaying a total of each transaction group within said plurality of transaction groups (see Tables A-J, col. 17, lines 22-25).

As to claim 14:

Morgan et al. discloses displaying a visual indicator of each transaction group within said plurality of transaction groups (see Tables A-J, col. 17, lines 22-25).

As to claim 15:

Morgan et al. disclose a computer program product for use with a data processing system (col. 19, lines 52-67, col. 20, lines 1-13), comprising: a computer usable medium (col. 19, lines 52-67, col. 20, lines 1-13); first instructions on said computer usable medium for associating selected transactions within data records for an account to form a transaction group having a data record distinct from data records for said selected transaction (component, col. 20, lines 36-61); and second instructions on said computer usable medium for displaying a total for said transaction group (see Tables A-J, col. 17, lines 22-25), wherein said total for said transaction group may be readily reconciled with a consolidated entry in an external account statement (cols. 17-18, lines 23-67, col. 19, lines 1-64).

As to claim 16:

Morgan et al. discloses the computer program product wherein said first instructions (col. 2, lines 38-57) further comprise: instructions for instantiating a container object to contain data records for said transaction group (col. 2, lines 1-15).

As to claim 17:

Morgan et al. discloses the computer program product wherein said first instructions (col. 2, lines 38-57) further comprises: instructions for supporting selection of multiple data records (cols. 17-18, lines 23-67, col. 19, lines 1-64); and instructions for providing an option for creating said data record associating multiple selected data records as a transaction group (col. 2, lines 38-57).

As to claim 18:

Morgan et al. discloses instructions on said computer usable medium for displaying a visual indicator of said association of said transaction group (see Tables A-J, col. 17, lines 22-25). The examiner notes that Morgan et al. disclose multiple instructions and therefore the term "third" is met.

As to claim 19:

Morgan et al. discloses the computer program product, further comprising: instructions on said computer usable medium for forming a plurality of transaction groups within said data records for said account (cols. 17-18, lines 23-67, col. 19, lines 1-64); and instructions on said computer usable medium for displaying a total for each transaction group within said plurality of transaction

groups (see Tables A-J, col. 17, lines 22-25). The examiner notes that Morgan et al. disclose

multiple instructions and therefore the terms "third" and "fourth" is met.

As to claim 21:

Morgan et al. discloses an Internet client (Fig. 2, col. 4, lines 44-60), comprising: a data

processing system receiving and transferring data over the Internet (col. 4, lines 44-67); and

records for account transactions stored within said data processing system (component, col. 20,

lines 36-61), said records including at least one transaction group (see Tables A-J, col. 17, lines

22-25) record persistently maintaining an association of records for selected transactions within

said account transactions (cols. 17-18, lines 23-67, col. 19, lines 1-64).

As to claim 22:

Morgan et al. discloses an Internet client (Fig. 2, col. 4, lines 44-60) wherein said data processing

system further comprises: means for retrieving transaction information over the Internet (col. 4,

lines 44-67); and means for comparing said transaction group record to said retrieved transaction

information separately from said records for said selected transactions (col. 4, lines 44-67, col. 5,

lines 1-35).

As to claim 23:

Morgan et al. discloses an Internet client (Fig. 2, col. 4, lines 44-60), wherein said data processing

system further comprises: means for displaying a visual indicator of said transaction group in a

display of said records for said selected transactions (see Tables A-J, col. 17, lines 22-25).

As to claim 24:

Morgan et al. discloses an Internet client (Fig. 2, col. 4, lines 44-60), wherein said data processing system further comprises: means for uniformly indicating a state of each of said selected transactions (cols. 17-18, lines 23-67, col. 19, lines 1-64).

As to claim 25:

Morgan et al. discloses an Internet server (Fig. 2, col. 4, lines 44-67), comprising: a data processing system receiving and transferring data over the Internet (col. 4, lines 44-67);

a storage device maintaining account transaction records for an account (col. 2, lines 1-15); and

software operable in said data processing system (col. 4, lines 44-67) for: receiving an external request for transaction records for said account over the Internet (col. 4, lines 44-67, col. 5, lines 1-13); comparing said external transaction records to said account transaction records (col. 4, lines 44-67, col. 5, lines 1-13); transmitting said account records over the Internet (col. 4, lines 44-67); and transmitting a signal over the Internet for initiating a determination of whether said account records includes a match to a transaction group (col. 4, lines 44-67, col. 5, lines 1-13).

As to claim 26:

Morgan et al. disclose a method of automatically reconciling account transaction records with user transaction records over the Internet (col. 4, lines 44-67) comprising: transmitting information regarding an account from a server over the Internet to a user unit (col. 4, lines 44-67); comparing said information regarding said account to corresponding information from said user transaction records (col. 4, lines 44-67, col. 5, lines 1-13); determining matches between said

account information and said user transaction records at said user unit (col. 6, lines 14-64);

identifying transaction groups for which a match is determined (col. 6, lines 14-64); and

altering a state associated with user transaction records for individual transactions within said

transactions groups (col. 6, lines 14-64).

As to claim 28:

Morgan et al. disclose the method wherein the step of determining matches between said account

information and said user transaction records at said user unit (col. 4, lines 44-67, col. 5, lines 1-

13) further comprises: identifying user transaction records matching said account information

which persistently maintain an association of selected user transaction records (col. 6, lines 14-

64).

As to claim 29:

Morgan et al. disclose the method wherein the step of altering a state associated with user

transaction records for individual transactions within said transactions groups (col. 4, lines 44-67,

col. 5, lines 1-13, col. 6, lines 14-64) further comprises: altering a flag associated with said

selected user transaction records (col. 6, lines 14-64).

Claim Rejections - 35 USC § 103

4.   The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness

rejections set forth in this Office action:

> (a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in
> section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are

such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negatived by the manner in which the invention was made.

5.   Claims 6, 13 and 20 are rejected under 35 U.S.C. 103(a) as being unpatentable over

Morgan et al. (5,799,286) in view of Marks (5,117,356).

As to claim 6:

The teachings of Morgan et al. are discussed above. Morgan fails to teach unreconciled

transactions. However, Marks discloses identifying unreconciled transactions within data records

for said account (col. 11, lines 4-68, col. 12, lines 1-24); and determining whether said

unreconciled transactions include at least one transaction from a transaction group (col. 11, lines

4-68, col. 12, lines 1-24). It would have been obvious to one of ordinary skill in the art at the

time the invention was made to use the identifying and determining characteristics of Marks in the

system of Morgan et al. as continuous, dynamic and real-time costing information assists

managers in making better business decisions (Morgan et al., col. 1, lines 28-56).

As to claim 13:

Marks discloses identification means for identifying unreconciled transactions within data records

for said account (col. 11, lines 4-68, col. 12, lines 1-24); and determination means for determining

whether said unreconciled transactions include at least one transaction from a transaction group

(col. 11, lines 4-68, col. 12, lines 1-24). It would have been obvious to one of ordinary skill in the

art at the time the invention was made to use the identifying and determining characteristics of

Marks in the system of Morgan et al. as continuous, dynamic and real-time costing information

assists managers in making better business decisions (Morgan et al., col. 1, lines 28-56).

As to claim 20:

Marks discloses instructions on said computer usable medium for identifying unreconciled

transactions within data records for said account (col. 11, lines 4-68, col. 12, lines 1-24); and

instructions on said computer usable medium for determining whether said unreconciled

transactions include at least one transaction from a transaction group (col. 11, lines 4-68, col. 12,

lines 1-24). It would have been obvious to one of ordinary skill in the art at the time the invention

was made to use the identifying and determining characteristics of Marks in the system of Morgan

et al. as continuous, dynamic and real-time costing information assists managers in making better

business decisions (Morgan et al., col. 1, lines 28-56). The examiner notes that both Marks and

Morgan et al. disclose multiple instruction sets and therefore the terms "fifth" and "sixth" are met.

6.   Claim 27 is rejected under 35 U.S.C. 103(a) as being unpatentable over Morgan et al.

As to claim 27:

Morgan et al. disclose the method wherein the step of transmitting information regarding an

account from a server over the Internet to a user unit (col. 4, lines 44-67) further comprises:

formatting a request for said information (col. 4, lines 44-67). While Morgan et al. does not

specifically state the language HTML, it is well known in the art that a "graphic user interface

application" can utilize HTML and HTML is a format commonly used to present information and

therefore it would've been obvious to one of ordinary skill in the art at the time the invention was

made to use HTML in the system of Morgan et al. to maintain with the standards of the industry.

Any inquiry concerning this communication or earlier communications from the examiner

should be directed to Laura H. Pluta whose telephone number is (703) 305-0571. The examiner

can normally be reached on Monday through Friday from 8:30am to 6:00pm. If attempts to reach

the examiner by telephone are unsuccessful, the examiner's supervisor, Emanuel Todd Voeltz, can

be reached on (703) 305-9714. The fax phone number for this Group is (703) 308-9052.

Any inquiry of a general nature or relating to the status of this application or proceeding

should be directed to the Group receptionist whose telephone number is (703) 305-3900.

LHP

March 29, 1999

FRANTZY POINVIL
PRIMARY EXAMINER

F Poinvil